

Announcement

Combined FHA/HUD Homes Statewide Training

- **FHA Update**

Presenter: **Carol Nix, Atlanta Homeownership Center**

Especially for Loan Originators and Processors (and Realtors, too)

Find out about all FHA Products, Automated Underwriting, Prequalification, Simplified Appraisal and Inspections, HUD's Zero Down, Risk Based Interest proposal and more

- **HUD Homes Are Back!!**

Presenter: **Jason Mitchell: HUD Home Network/Hooks van Holm**

Especially for Realtors, Investors and Nonprofits

HUD Homes are back on the market! Update on HUD Homes, special Katrina programs, NAID Recertification (if you have not bid for six months you must recertify!)

All registered participants will receive a **Free Handbook!!**

HUNTSVILLE Thursday, October 12, 2006 Huntsville Country Club 2601 Oakwood Ave NW For Directions, call (256) 859-3110 8:30 AM FHA Update 1:00 PM HUD Homes Are Back	BIRMINGHAM Wednesday, October 18 2006 Howard Johnson Banquet Room 275 Oxmoor Road For directions, call (205) 942-0919 8:30 AM FHA Update 1:00 PM HUD Homes Are Back
MONTGOMERY Wednesday, October 25, 2006 Montgomery Association of Realtors 4280 Carmichael Road For directions, call (334) 396-0256 8:30 AM FHA Update 1:00 PM HUD Homes Are Back	

Register On-Line at: www.hud.gov/alabama

For more information, call John Gemmill (205) 731-2630 Extension 1010, Carol Nix (205) 731-2630 Extension 1058 or Jason Mitchell (205) 833-1420.